

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Clyde John Karcheski
Debtor

Case No. 24-01472-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 13, 2024

User: AutoDocket
Form ID: 3091

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2024:

Recip ID	Recipient Name and Address
db	Clyde John Karcheski, 42 Knox St, Hanover Twp, PA 18706-4126
5623968	+ Choice Cu, Po Box 1205, Wilkes Barre, PA 18703-1205
5623972	+ Hanover Area School District, Attn: Bankruptcy, 1600 Sans Souci Pkwy, Hanover Twp, PA 18706-6091
5623973	Hanover Township Tax Collector, Attn: Bankruptcy, 1267 Sans Souci Pkwy, Hanover Twp, PA 18706-5273
5623975	+ Luzerne County Tax Claim Bureau, c/o Elite Revenue Solutions, 200 North River Street, Wilkes Barre, PA 18711-1004
5623976	Martha E. Von Rosenstiel, P.C., Attn: Bankruptcy, 649 South Ave Unit 7, Secane, PA 19018-3541
5623981	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5623983	UGI Utilities Inc., 460 N Gulph Rd, Kng of Prussa, PA 19406-2815

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 13 2024 18:51:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamd13trustee.com	Jun 13 2024 18:51:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Jun 13 2024 18:52:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5623967	Email/Text: BKBCNMAIL@carringtonms.com	Jun 13 2024 18:51:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 S Douglass Rd Ste 200a, Anaheim, CA 92806-5948
5623965	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 13 2024 18:52:41	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5623966	EDI: CAPITALONE.COM	Jun 13 2024 22:46:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5623969	+ EDI: CCS.COM	Jun 13 2024 22:46:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5623970	+ EDI: BLUESTEM	Jun 13 2024 22:46:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5623971	+ EDI: AMINFOFP.COM	Jun 13 2024 22:46:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5623974	EDI: IRS.COM	Jun 13 2024 22:46:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5623977	Email/Text: fesbank@attorneygeneral.gov	Jun 13 2024 18:52:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5623980	^ MEBN	Jun 13 2024 18:47:27	PPL Electric Utilities, Attn: Bankruptcy, 2 N 9th St, Allentown, PA 18101-1139

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5623978	EDI: PENNDEPTREV	Jun 13 2024 22:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5623978	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2024 18:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5623979	^ MEBN	Jun 13 2024 18:48:33	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5623982	^ MEBN	Jun 13 2024 18:47:42	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Clyde John Karcheski help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	<u>Clyde John Karcheski</u>	Social Security number or ITIN: xxx-xx-1024
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 6/12/24
Case number:	5:24-bk-01472-MJC	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Clyde John Karcheski	
2. All other names used in the last 8 years		
3. Address	42 Knox St Hanover Twp, PA 18706-4126	
4. Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215 735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday - Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 6/13/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date: July 29, 2024 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 For additional meeting information go to https://www.uscourts.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 9/27/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/21/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 12/9/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	